

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

APPLICANT(S): DeFrancesco et al.  
APPLICATION NO.: 10/649,397 ART UNIT: 3694  
FILING DATE: August 27, 2003 EXAMINER: Felten, Daniel S.  
TITLE: Computer Implemented Automated Credit Application Analysis and  
Decision Routing system

Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**RESPONSE TO FIRST OFFICE ACTION**

In response to the Office Action mailed on January 10, 2008, the Applicants respectfully submit this Response:

**Remarks** begin on page 2 of this paper; and

**Conclusion** begins on page 3 of this paper.

The Commissioner is hereby authorized to charge any required fees to Deposit Account No. 07-1700, including the fee for the terminal disclaimer discussed herein.